

Certificate Number: 00252-MD-CC-001196539

CERTIFICATE OF COUNSELING

I CERTIFY that on December 18, 2006, at 1:03 o'clock PM EST,

Yolanda Sharief received from

Institute for Financial Literacy, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of Maryland, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: December 18, 2006

By /s/Dorothy Pilon

Name Dorothy Pilon

Title Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).